HOUSING MARKET INFORMATION

HOUSING NOW TABLES
Hamilton and Brantford CMAs

Date Released: August 2016

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Canada

CMHC SCHL

Publication Update!

CMHC's Market Analysis Centre (MAC) is currently undertaking a review of its products suite in order to better serve our clients. Some of CMHC's products are being revamped and other new products are in the planning stages.

As a result, the ***Housing Now*** report has become the ***Housing Now Tables*** and will continue to deliver timely statistics on housing market conditions across Canada, including data on housing starts, completions, mortgage rates, new home prices, absorption rates and economic indicators.

In addition, CMHC will be launching a new publication named the ***Housing Market Insight***. This publication will provide insights, analysis and information to support informed decision making within the housing and housing finance sectors. The ***Housing Market Insight*** will be released shortly.

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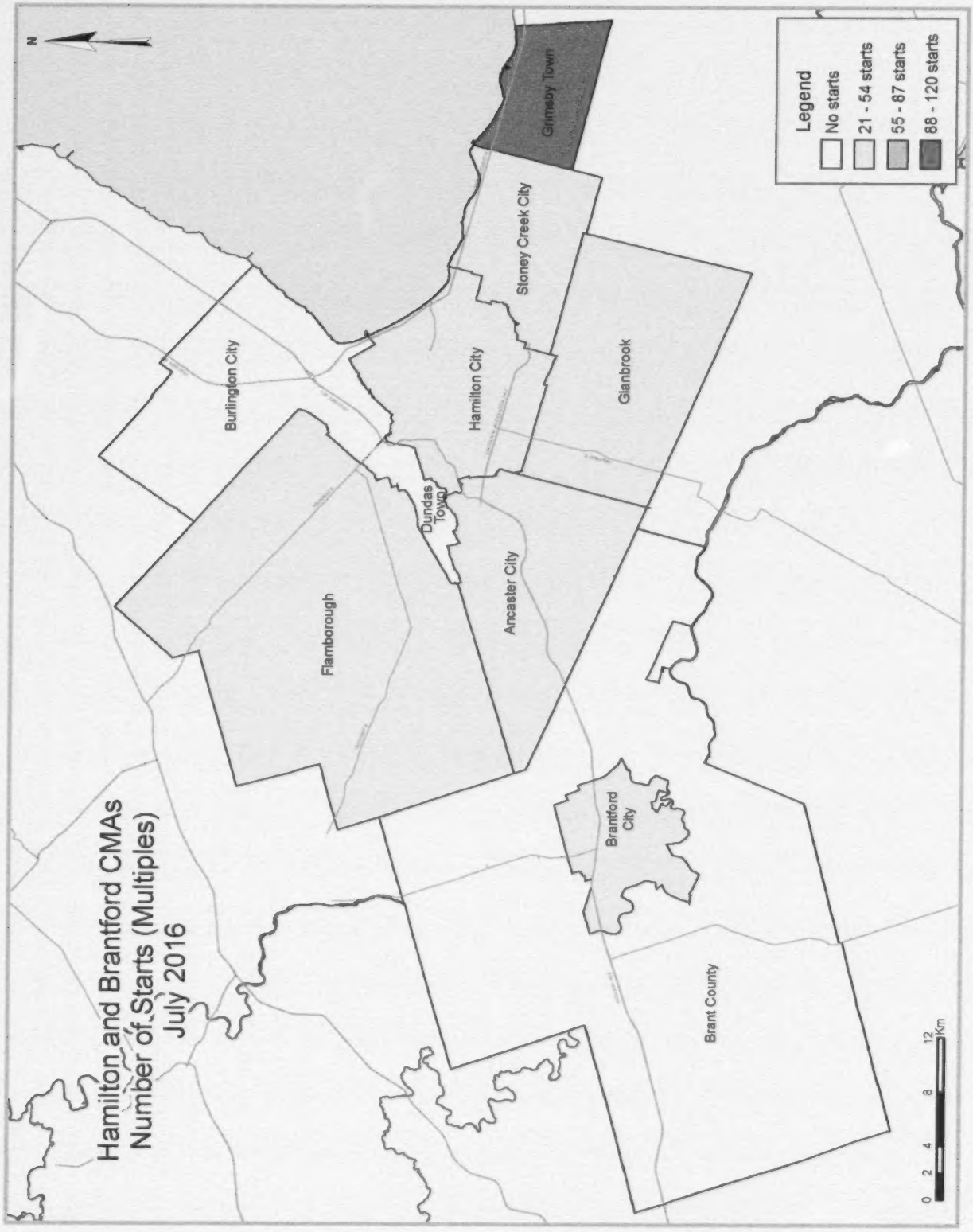
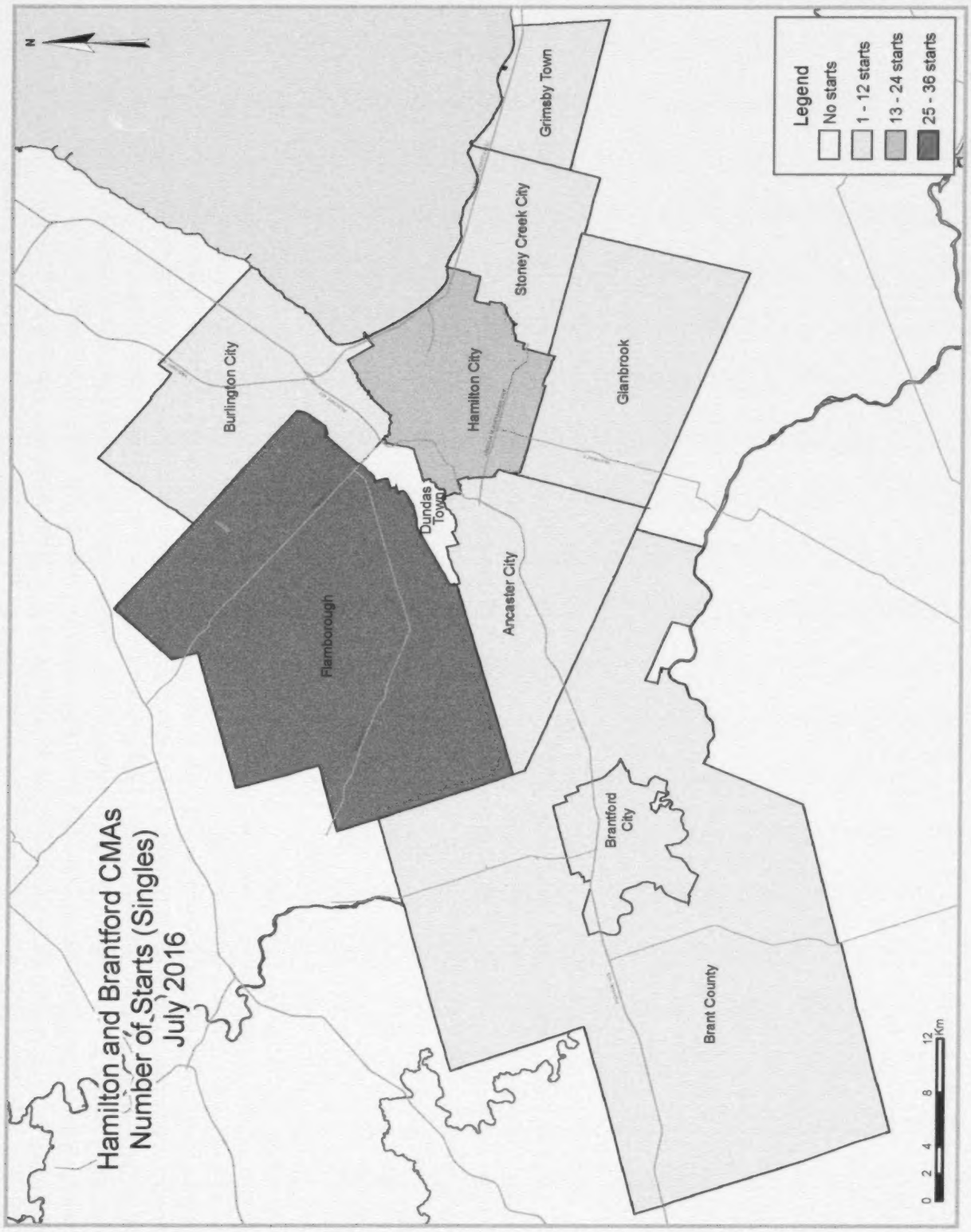
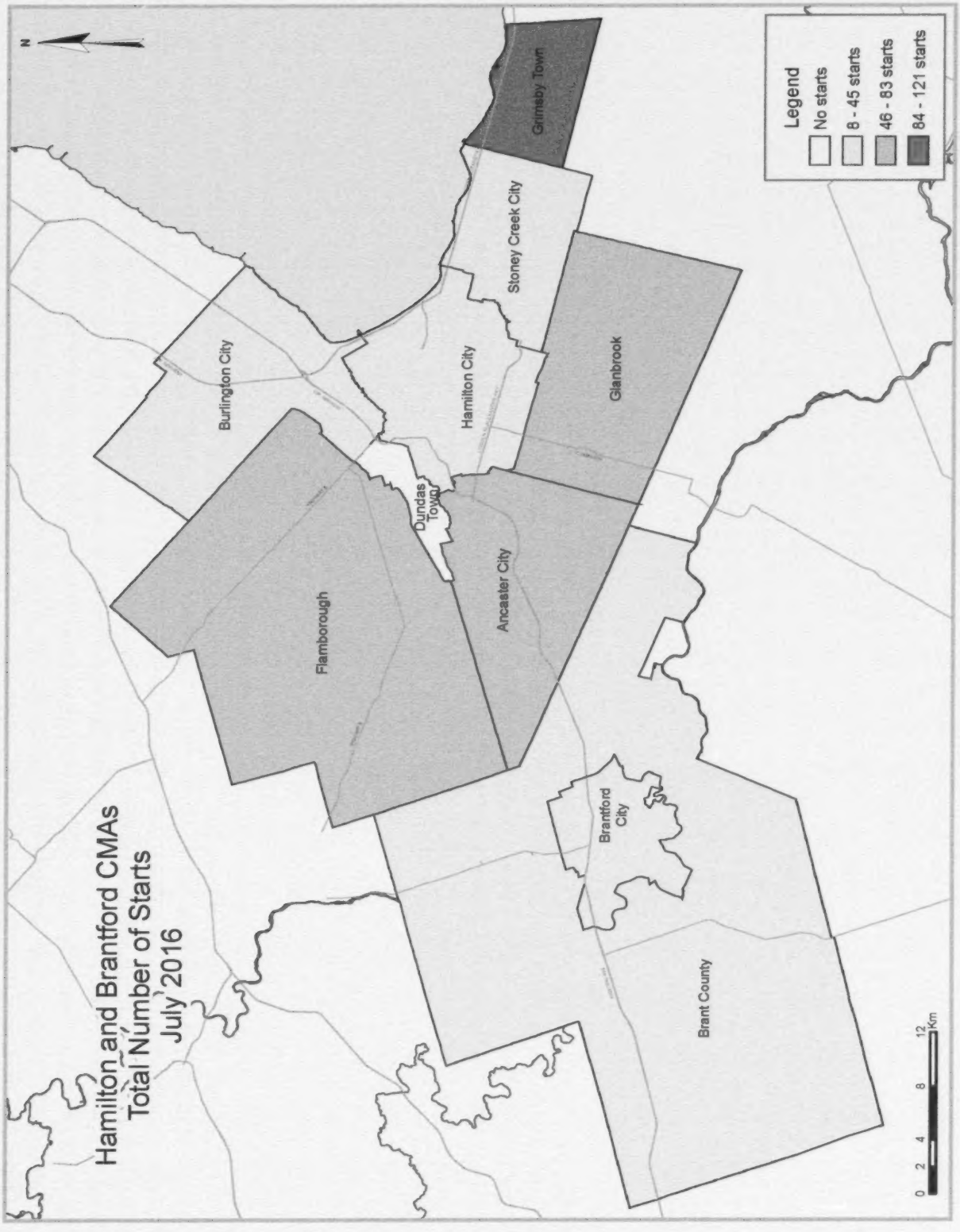
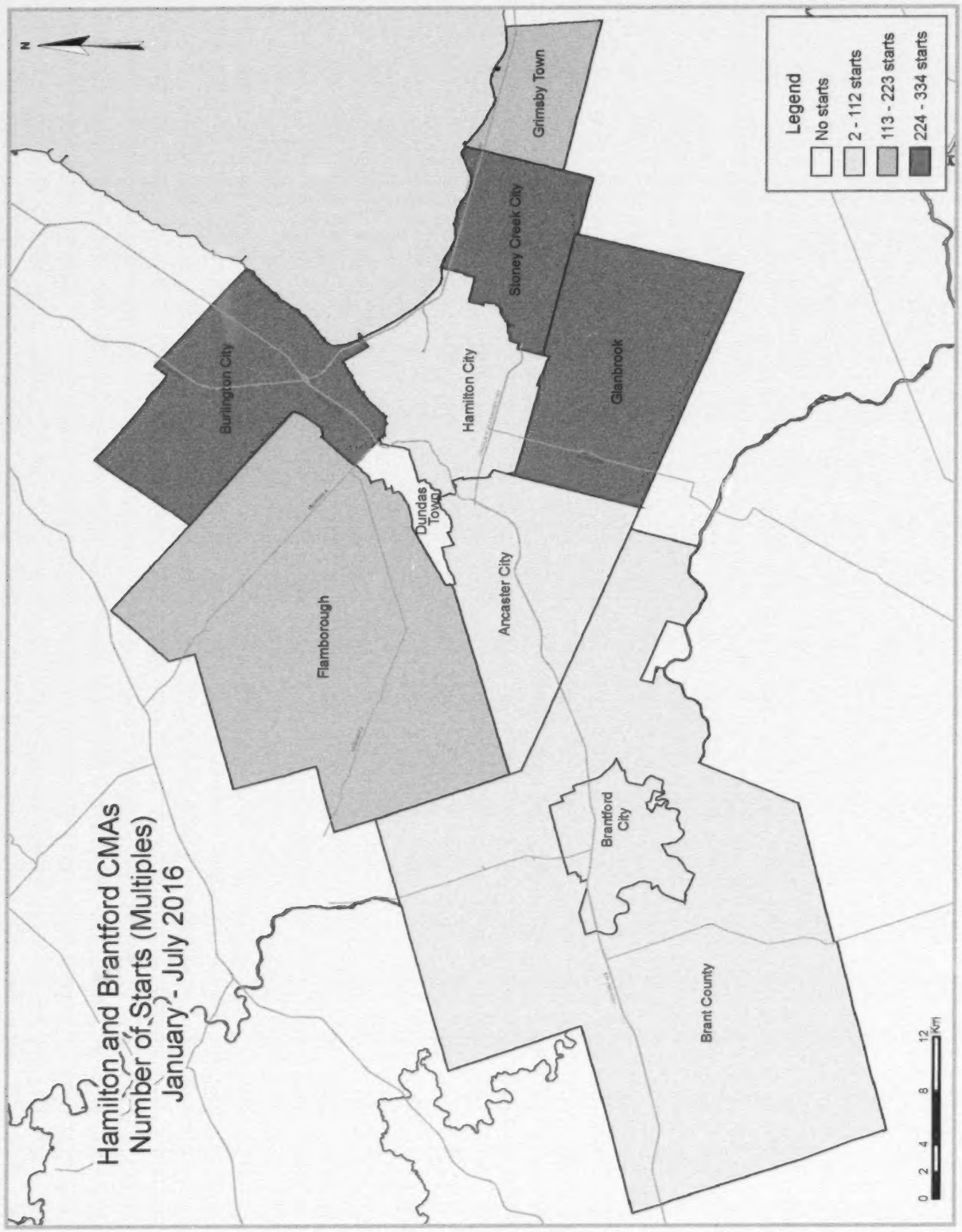
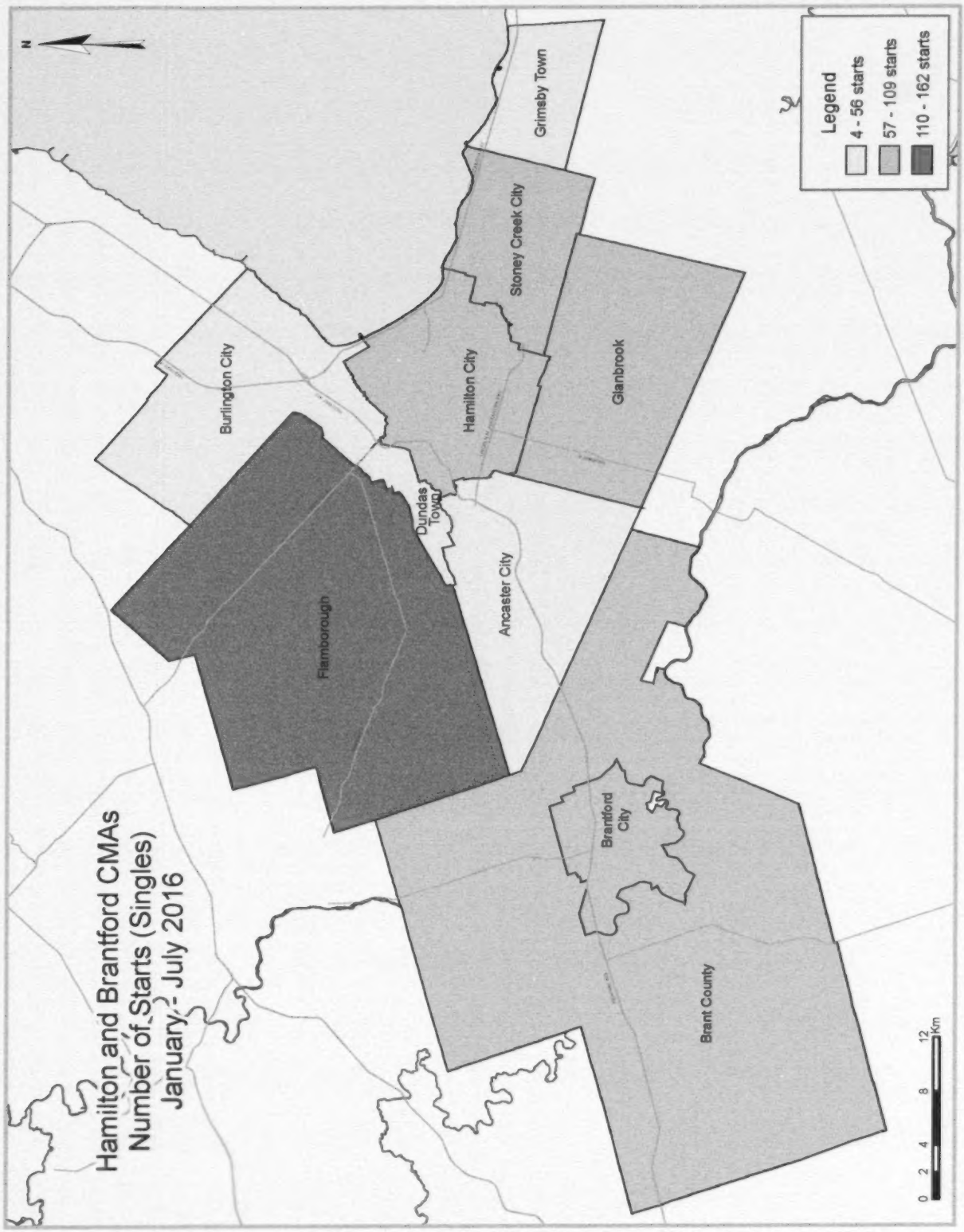
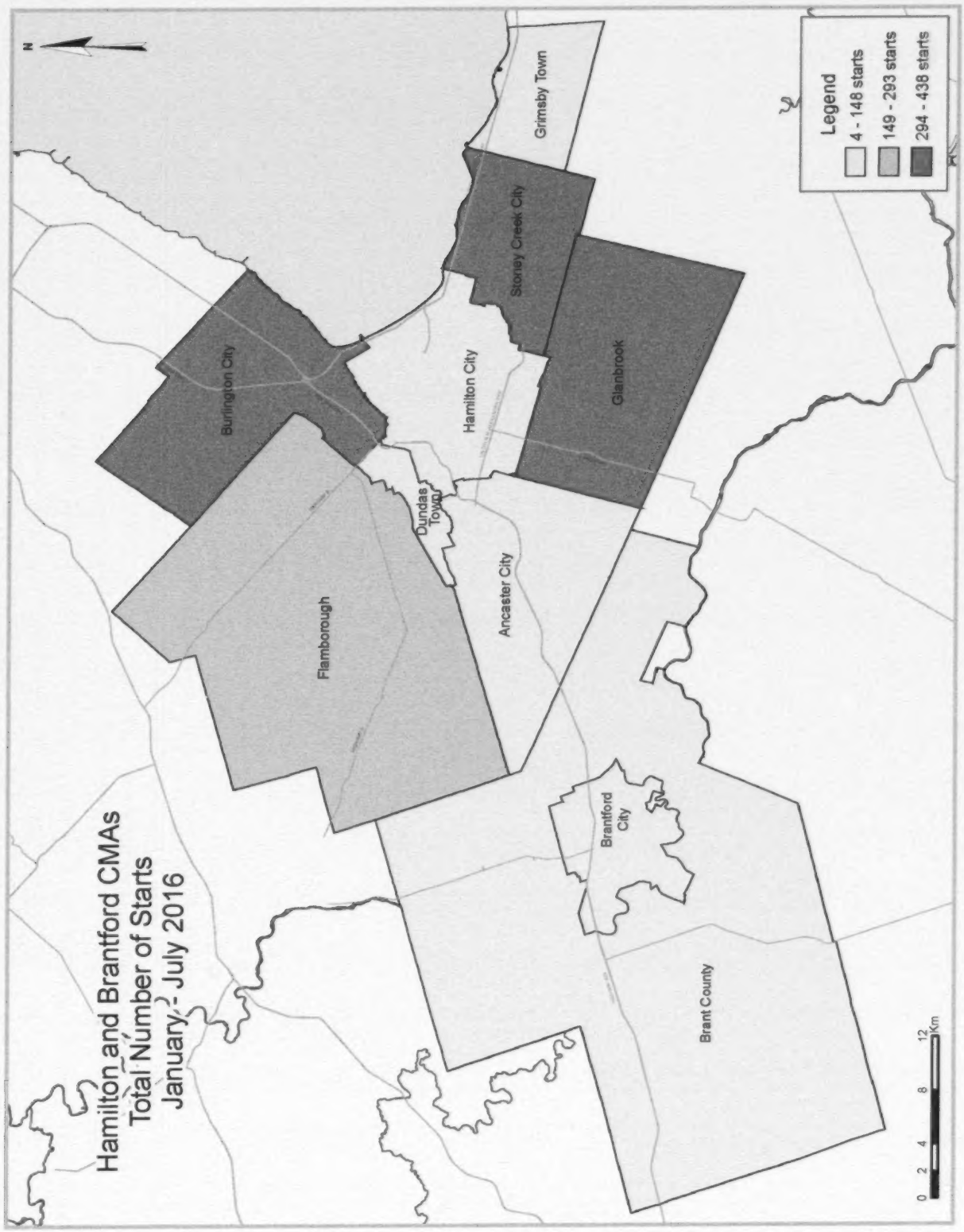

Hamilton and Brantford CMAs
Number of Starts (Multiples)
July 2016
N
Legend
No starts
21 - 54 starts
55 - 87 starts
88 - 120 starts
Grimsby Town
Stoney Creek City
Hamilton City
Glanbrook
Burlington City
Dundas Town
Flamborough
Ancaster City
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Number of Starts (Singles)
July 2016
N
Legend
No starts
1 - 12 starts
13 - 24 starts
25 - 36 starts
Grimsby Town
Stoney Creek City
Hamilton City
Glanbrook
Burlington City
Dundas Town
Ancaster City
Flamborough
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Total Number of Starts
July 2016
N
Legend
No starts
8 - 45 starts
46 - 83 starts
84 - 121 starts
Grimsby Town
Stoney Creek City
Hamilton City
Glanbrook
Burlington City
Dundas Town
Ancaster City
Flamborough
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Number of Starts (Multiples)
January - July 2016
N
Legend
No starts
2 - 112 starts
113 - 223 starts
224 - 334 starts
Grimsby Town
Stoney Creek City
Glanbrook
Hamilton City
Burlington City
Dundas Town
Ancaster City
Flamborough
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Number of Starts (Singles)
January - July 2016
N
Legend
4 - 56 starts
57 - 109 starts
110 - 162 starts
Grimsby Town
Stoney Creek City
Hamilton City
Glanbrook
Burlington City
Dundas Town
Flamborough
Ancaster City
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Total Number of Starts
January - July 2016
N
Legend
4 - 148 starts
149 - 293 starts
294 - 438 starts
Grimsby Town
Stoney Creek City
Glanbrook
Hamilton City
Burlington City
Dundas Town
Ancaster City
Flamborough
Brantford City
Brant County
0 2 4 8 12 Km

HOUSING NOW REPORT TABLES

Available in ALL reports:

1	Housing Starts (SAAR and Trend)
1.1	Housing Activity Summary of CMA
2	Starts by Submarket and by Dwelling Type – Current Month or Quarter
2.1	Starts by Submarket and by Dwelling Type – Year-to-Date
3	Completions by Submarket and by Dwelling Type – Current Month or Quarter
3.1	Completions by Submarket and by Dwelling Type – Year-to-Date
4	Absorbed Single-Detached Units by Price Range
5	MLS® Residential Activity
6	Economic Indicators

Available in SELECTED Reports:

1.2	Housing Activity Summary by Submarket
1.3	History of Housing Activity (once a year)
2.2	Starts by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
2.3	Starts by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
2.4	Starts by Submarket and by Intended Market – Current Month or Quarter
2.5	Starts by Submarket and by Intended Market – Year-to-Date
3.2	Completions by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
3.3	Completions by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
3.4	Completions by Submarket and by Intended Market – Current Month or Quarter
3.5	Completions by Submarket and by Intended Market – Year-to-Date
4.1	Average Price ($) of Absorbed Single-Detached Units

SYMBOLS

n/a	Not applicable
*	Totals may not add up due to co-operatives and unknown market types
**	Percent change > 200%
-	Nil
--	Amount too small to be expressed
SA	Monthly figures are adjusted to remove normal seasonal variation

Table 1a: Housing Starts (SAAR and Trend) July 2016		
Hamilton CMA[1]	June 2016	July 2016
Trend[2]	2,766	3,168
SAAR	3,560	4,300
	July 2015	July 2016
Actual		
July - Single-Detached	133	87
July - Multiples	115	293
July - Total	248	380
January to July - Single-Detached	682	469
January to July - Multiples	333	1,278
January to July - Total	1,015	1,747

Table 1b: Housing Starts (SAAR and Trend) July 2016		
Brantford CMA[1]	June 2016	July 2016
Trend[2]	373	401
SAAR	195	396
	July 2015	July 2016
Actual		
July - Single-Detached	25	9
July - Multiples	171	24
July - Total	196	33
January to July - Single-Detached	153	150
January to July - Multiples	259	40
January to July - Total	412	190

Source: CMHC

[1] Census Metropolitan Area

[2] The trend is a six-month moving average of the monthly seasonally adjusted annual rates (SAAR)

Detailed data available upon request

Table 1.1a: Housing Activity Summary of Hamilton CMA
July 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
July 2016	87	4	169	0	0	120	0	0	380
July 2015	133	4	58	0	0	53	0	0	248
% Change	-34.6	0.0	191.4	n/a	n/a	126.4	n/a	n/a	53.2
Year-to-date 2016	469	108	620	0	0	422	0	128	1,747
Year-to-date 2015	680	6	226	2	44	55	2	0	1,015
% Change	-31.0	**	174.3	-100.0	-100.0	**	-100.0	n/a	72.1
UNDER CONSTRUCTION									
July 2016	542	90	703	4	19	996	120	330	2,804
July 2015	736	12	349	2	106	340	146	279	1,970
% Change	-26.4	**	101.4	100.0	-82.1	192.9	-17.8	18.3	42.3
COMPLETIONS									
July 2016	80	30	50	0	0	0	0	0	160
July 2015	127	12	12	0	6	10	0	2	169
% Change	-37.0	150.0	**	n/a	-100.0	-100.0	n/a	-100.0	-5.3
Year-to-date 2016	523	36	298	0	10	22	14	91	994
Year-to-date 2015	611	96	487	4	146	223	38	160	1,765
% Change	-14.4	-62.5	-38.8	-100.0	-93.2	-90.1	-63.2	-43.1	-43.7
COMPLETED & NOT ABSORBED									
July 2016	86	24	171	0	17	3	n/a	n/a	301
July 2015	82	2	90	0	18	15	n/a	n/a	207
% Change	4.9	**	90.0	n/a	-5.6	-80.0	n/a	n/a	45.4
ABSORBED									
July 2016	88	9	63	0	0	0	n/a	n/a	160
July 2015	104	18	25	1	8	10	n/a	n/a	166
% Change	-15.4	-50.0	152.0	-100.0	-100.0	-100.0	n/a	n/a	-3.6
Year-to-date 2016	546	13	264	1	29	22	n/a	n/a	875
Year-to-date 2015	592	95	408	6	133	211	n/a	n/a	1,445
% Change	-7.8	-86.3	-35.3	-83.3	-78.2	-89.6	n/a	n/a	-39.4

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1b: Housing Activity Summary of Brantford CMA
July 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
July 2016	9	0	6	0	6	12	0	0	33
July 2015	25	2	16	0	0	0	0	153	196
% Change	-64.0	-100.0	-62.5	n/a	n/a	n/a	n/a	-100.0	-83.2
Year-to-date 2016	150	4	18	0	6	12	0	0	190
Year-to-date 2015	152	4	90	1	12	0	0	153	412
% Change	-1.3	0.0	-80.0	-100.0	-50.0	n/a	n/a	-100.0	-53.9
UNDER CONSTRUCTION									
July 2016	145	10	63	0	32	164	8	0	422
July 2015	122	6	90	0	24	0	0	207	449
% Change	18.9	66.7	-30.0	n/a	33.3	n/a	n/a	-100.0	-6.0
COMPLETIONS									
July 2016	17	2	24	0	0	0	0	0	43
July 2015	29	0	0	0	8	0	0	4	41
% Change	-41.4	n/a	n/a	n/a	-100.0	n/a	n/a	-100.0	4.9
Year-to-date 2016	121	6	95	0	5	0	0	0	227
Year-to-date 2015	174	2	11	6	30	0	3	4	230
% Change	-30.5	200.0	**	-100.0	-83.3	n/a	-100.0	-100.0	-1.3
COMPLETED & NOT ABSORBED									
July 2016	17	6	11	0	5	0	n/a	n/a	39
July 2015	17	2	1	0	10	0	n/a	n/a	30
% Change	0.0	200.0	**	n/a	-50.0	n/a	n/a	n/a	30.0
ABSORBED									
July 2016	22	3	23	0	0	0	n/a	n/a	48
July 2015	34	0	0	0	7	0	n/a	n/a	41
% Change	-35.3	n/a	n/a	n/a	-100.0	n/a	n/a	n/a	17.1
Year-to-date 2016	139	6	93	0	10	0	n/a	n/a	248
Year-to-date 2015	184	0	10	7	30	0	n/a	n/a	231
% Change	-24.5	n/a	**	-100.0	-66.7	n/a	n/a	n/a	7.4

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
July 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
City of Hamilton									
July 2016	77	4	169	0	0	0	0	0	250
July 2015	115	4	58	0	0	0	0	0	177
Former Hamilton City									
July 2016	20	2	19	0	0	0	0	0	41
July 2015	36	2	31	0	0	0	0	0	69
Stoney Creek City									
July 2016	9	2	27	0	0	0	0	0	38
July 2015	28	0	14	0	0	0	0	0	42
Ancaster City									
July 2016	8	0	47	0	0	0	0	0	55
July 2015	15	0	0	0	0	0	0	0	15
Dundas Town									
July 2016	0	0	0	0	0	0	0	0	0
July 2015	1	2	0	0	0	0	0	0	3
Flamborough									
July 2016	36	0	30	0	0	0	0	0	66
July 2015	0	0	7	0	0	0	0	0	7
Glanbrook									
July 2016	4	0	46	0	0	0	0	0	50
July 2015	35	0	6	0	0	0	0	0	41
City of Burlington									
July 2016	9	0	0	0	0	0	0	0	9
July 2015	5	0	0	0	0	53	0	0	58
Grimsby									
July 2016	1	0	0	0	0	120	0	0	121
July 2015	13	0	0	0	0	0	0	0	13
Hamilton CMA									
July 2016	87	4	169	0	0	120	0	0	380
July 2015	133	4	58	0	0	53	0	0	248
Brant County									
July 2016	8	0	0	0	0	0	0	0	8
July 2015	13	0	4	0	0	0	0	0	17
Brantford City									
July 2016	1	0	6	0	6	12	0	0	25
July 2015	12	2	12	0	0	0	0	153	179
Brantford CMA									
July 2016	9	0	6	0	6	12	0	0	33
July 2015	25	2	16	0	0	0	0	153	196

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
July 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
UNDER CONSTRUCTION									
City of Hamilton									
July 2016	467	84	608	0	6	191	120	175	1,651
July 2015	606	8	318	0	67	161	146	120	1,426
Former Hamilton City									
July 2016	70	6	86	0	0	191	120	47	520
July 2015	127	2	31	0	0	161	132	120	573
Stoney Creek City									
July 2016	105	76	73	0	6	0	0	128	388
July 2015	173	4	174	0	47	0	14	0	412
Ancaster City									
July 2016	39	0	80	0	0	0	0	0	119
July 2015	48	0	11	0	0	0	0	0	59
Dundas Town									
July 2016	5	2	0	0	0	0	0	0	7
July 2015	2	2	0	0	0	0	0	0	4
Flamborough									
July 2016	161	0	126	0	0	0	0	0	287
July 2015	17	0	56	0	0	0	0	0	73
Glanbrook									
July 2016	87	0	243	0	0	0	0	0	330
July 2015	239	0	46	0	20	0	0	0	305
City of Burlington									
July 2016	65	4	12	4	13	685	0	155	938
July 2015	106	4	31	0	39	179	0	155	514
Grimsby									
July 2016	10	2	83	0	0	120	0	0	215
July 2015	24	0	0	2	0	0	0	4	30
Hamilton CMA									
July 2016	542	90	703	4	19	996	120	330	2,804
July 2015	736	12	349	2	106	340	146	279	1,970
Brant County									
July 2016	51	8	30	0	0	0	8	0	97
July 2015	45	4	42	0	0	0	0	0	91
Brantford City									
July 2016	94	2	33	0	32	164	0	0	325
July 2015	77	2	48	0	24	0	0	207	358
Brantford CMA									
July 2016	145	10	63	0	32	164	8	0	422
July 2015	122	6	90	0	24	0	0	207	449

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
July 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
City of Hamilton									
July 2016	64	30	50	0	0	0	0	0	144
July 2015	106	12	5	0	6	0	0	2	131
Former Hamilton City									
July 2016	7	8	0	0	0	0	0	0	15
July 2015	23	12	0	0	0	0	0	2	37
Stoney Creek City									
July 2016	10	22	10	0	0	0	0	0	42
July 2015	49	0	5	0	0	0	0	0	54
Ancaster City									
July 2016	4	0	22	0	0	0	0	0	26
July 2015	13	0	0	0	0	0	0	0	13
Dundas Town									
July 2016	0	0	0	0	0	0	0	0	0
July 2015	0	0	0	0	0	0	0	0	0
Flamborough									
July 2016	0	0	0	0	0	0	0	0	0
July 2015	6	0	0	0	0	0	0	0	6
Glanbrook									
July 2016	43	0	18	0	0	0	0	0	61
July 2015	15	0	0	0	6	0	0	0	21
City of Burlington									
July 2016	6	0	0	0	0	0	0	0	6
July 2015	9	0	7	0	0	10	0	0	26
Grimsby									
July 2016	10	0	0	0	0	0	0	0	10
July 2015	12	0	0	0	0	0	0	0	12
Hamilton CMA									
July 2016	80	30	50	0	0	0	0	0	160
July 2015	127	12	12	0	6	10	0	2	169
Brant County									
July 2016	16	2	4	0	0	0	0	0	22
July 2015	6	0	0	0	0	0	0	0	6
Brantford City									
July 2016	1	0	20	0	0	0	0	0	21
July 2015	23	0	0	0	8	0	0	4	35
Brantford CMA									
July 2016	17	2	24	0	0	0	0	0	43
July 2015	29	0	0	0	8	0	0	4	41

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
July 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETED & NOT ABSORBED									
City of Hamilton									
July 2016	71	23	149	0	17	3	n/a	n/a	263
July 2015	66	2	59	0	18	15	n/a	n/a	160
Former Hamilton City									
July 2016	8	0	4	0	0	0	n/a	n/a	12
July 2015	3	0	2	0	0	12	n/a	n/a	17
Stoney Creek City									
July 2016	25	23	58	0	15	0	n/a	n/a	121
July 2015	30	2	22	0	4	0	n/a	n/a	58
Ancaster City									
July 2016	7	0	9	0	0	0	n/a	n/a	16
July 2015	12	0	3	0	0	0	n/a	n/a	15
Dundas Town									
July 2016	0	0	0	0	0	0	n/a	n/a	0
July 2015	0	0	0	0	0	0	n/a	n/a	0
Flamborough									
July 2016	0	0	14	0	0	3	n/a	n/a	17
July 2015	1	0	0	0	0	3	n/a	n/a	4
Glanbrook									
July 2016	31	0	64	0	2	0	n/a	n/a	97
July 2015	20	0	32	0	14	0	n/a	n/a	66
City of Burlington									
July 2016	6	1	0	0	0	0	n/a	n/a	7
July 2015	13	0	3	0	0	0	n/a	n/a	16
Grimsby									
July 2016	9	0	22	0	0	0	n/a	n/a	31
July 2015	3	0	28	0	0	0	n/a	n/a	31
Hamilton CMA									
July 2016	86	24	171	0	17	3	n/a	n/a	301
July 2015	82	2	90	0	18	15	n/a	n/a	207
Brant County									
July 2016	8	4	0	0	1	0	n/a	n/a	13
July 2015	4	0	0	0	1	0	n/a	n/a	5
Brantford City									
July 2016	9	2	11	0	4	0	n/a	n/a	26
July 2015	13	2	1	0	9	0	n/a	n/a	25
Brantford CMA									
July 2016	17	6	11	0	5	0	n/a	n/a	39
July 2015	17	2	1	0	10	0	n/a	n/a	30

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
July 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
City of Hamilton									
July 2016	77	9	63	0	0	0	n/a	n/a	149
July 2015	82	18	18	0	8	0	n/a	n/a	126
Former Hamilton City									
July 2016	13	8	7	0	0	0	n/a	n/a	28
July 2015	22	18	0	0	0	0	n/a	n/a	40
Stoney Creek City									
July 2016	6	1	8	0	0	0	n/a	n/a	15
July 2015	27	0	9	0	0	0	n/a	n/a	36
Ancaster City									
July 2016	3	0	30	0	0	0	n/a	n/a	33
July 2015	11	0	0	0	0	0	n/a	n/a	11
Dundas Town									
July 2016	0	0	0	0	0	0	n/a	n/a	0
July 2015	0	0	0	0	0	0	n/a	n/a	0
Flamborough									
July 2016	0	0	0	0	0	0	n/a	n/a	0
July 2015	6	0	0	0	0	0	n/a	n/a	6
Glanbrook									
July 2016	55	0	18	0	0	0	n/a	n/a	73
July 2015	16	0	9	0	8	0	n/a	n/a	33
City of Burlington									
July 2016	7	0	0	0	0	0	n/a	n/a	7
July 2015	6	0	7	0	0	10	n/a	n/a	23
Grimsby									
July 2016	4	0	0	0	0	0	n/a	n/a	4
July 2015	16	0	0	1	0	0	n/a	n/a	17
Hamilton CMA									
July 2016	88	9	63	0	0	0	n/a	n/a	160
July 2015	104	18	25	1	8	10	n/a	n/a	166
Brant County									
July 2016	17	3	4	0	0	0	n/a	n/a	24
July 2015	9	0	0	0	2	0	n/a	n/a	11
Brantford City									
July 2016	5	0	19	0	0	0	n/a	n/a	24
July 2015	25	0	0	0	5	0	n/a	n/a	30
Brantford CMA									
July 2016	22	3	23	0	0	0	n/a	n/a	48
July 2015	34	0	0	0	7	0	n/a	n/a	41

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.3a: History of Housing Starts of Hamilton CMA
2006 - 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2015	1,116	22	514	6	44	350	2	0	2,054
% Change	-2.4	-80.0	-37.7	-40.0	-81.7	-7.4	n/a	-100.0	-27.5
2014	1,143	110	825	10	240	378	0	126	2,832
% Change	-0.6	12.2	91.9	11.1	-22.6	11.5	-100.0	-64.9	4.5
2013	1,150	98	430	9	310	339	14	359	2,709
% Change	-16.9	6.5	-30.4	80.0	-10.4	-10.8	-82.1	**	-8.8
2012	1,384	92	618	5	346	380	78	66	2,969
% Change	2.1	**	33.2	-64.3	64.0	47.3	n/a	-49.6	20.6
2011	1,356	28	464	14	211	258	0	131	2,462
% Change	-22.3	-88.4	-37.6	100.0	9.9	-40.7	-100.0	-32.8	-30.9
2010	1,746	242	743	7	192	435	2	195	3,562
% Change	95.7	86.2	**	16.7	-25.9	**	n/a	-26.1	91.5
2009	892	130	218	6	259	90	0	264	1,860
% Change	-46.5	12.1	-63.4	-25.0	-59.8	-81.9	n/a	n/a	-47.3
2008	1,667	116	595	8	645	498	0	0	3,529
% Change	-5.3	26.1	44.8	n/a	25.7	**	n/a	-100.0	17.5
2007	1,761	92	411	0	513	88	0	139	3,004
% Change	2.1	-25.8	-30.6	-100.0	41.7	-6.4	-100.0	13.9	-1.3
2006	1,725	124	592	16	362	94	8	122	3,043

Source: CMHC (Starts and Completions Survey)

Table 1.3b: History of Housing Starts of Brantford CMA 2006 - 2015									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2015	264	16	184	1	19	152	0	153	789
% Change	0.4	**	**	-93.3	-63.5	n/a	-100.0	155.0	89.7
2014	263	2	16	15	52	0	8	60	416
% Change	0.8	-80.0	-80.7	n/a	23.8	n/a	n/a	n/a	5.1
2013	261	10	83	0	42	0	0	0	396
% Change	-8.7	-16.7	23.9	n/a	27.3	n/a	-100.0	n/a	-1.5
2012	286	12	67	0	33	0	4	0	402
% Change	23.8	200.0	59.5	n/a	-59.3	n/a	-55.6	-100.0	-6.1
2011	231	4	42	0	81	0	9	61	428
% Change	-17.2	-60.0	-48.1	-100.0	30.6	-100.0	n/a	-7.6	-15.1
2010	279	10	81	1	62	5	0	66	504
% Change	8.6	-28.6	**	0.0	106.7	n/a	n/a	**	59.0
2009	257	14	12	1	30	0	0	3	317
% Change	-8.2	**	-76.0	-66.7	-49.2	-100.0	-100.0	-62.5	-26.6
2008	280	4	50	3	59	21	7	8	432
% Change	-39.9	-75.0	92.3	n/a	-27.2	n/a	n/a	n/a	-26.7
2007	466	16	26	0	81	0	0	0	589
% Change	30.5	**	n/a	n/a	72.3	n/a	n/a	-100.0	44.0
2006	357	2	0	0	47	0	0	3	409

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type July 2016											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	July 2016	July 2015	July 2016	July 2015	July 2016	July 2015	July 2016	July 2015	July 2016	July 2015	% Change
Hamilton CMA	87	133	4	4	169	58	120	53	380	248	53.2
City of Hamilton	77	115	4	4	169	58	0	0	250	177	41.2
Former Hamilton City	20	36	2	2	19	31	0	0	41	69	-40.6
Stoney Creek City	9	28	2	0	27	14	0	0	38	42	-9.5
Ancaster City	8	15	0	0	47	0	0	0	55	15	**
Dundas Town	0	1	0	2	0	0	0	0	0	3	-100.0
Flamborough	36	0	0	0	30	7	0	0	66	7	**
Glanbrook	4	35	0	0	46	6	0	0	50	41	22.0
City of Burlington	9	5	0	0	0	0	0	53	9	58	-84.5
Grimsby	1	13	0	0	0	0	120	0	121	13	**
Brantford CMA	9	25	0	2	12	16	12	153	33	196	-83.2
Brant County	8	13	0	0	0	4	0	0	8	17	-52.9
Brantford City	1	12	0	2	12	12	12	153	25	179	-86.0

Table 2.1: Starts by Submarket and by Dwelling Type January - July 2016											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	% Change
Hamilton CMA	469	682	108	8	620	270	550	55	1,747	1,015	72.1
City of Hamilton	438	623	108	8	620	227	128	0	1,294	858	50.8
Former Hamilton City	57	131	6	4	72	31	0	0	135	166	-18.7
Stoney Creek City	104	190	102	2	104	141	128	0	438	333	31.5
Ancaster City	32	44	0	0	80	11	0	0	112	55	103.6
Dundas Town	4	2	0	2	0	0	0	0	4	4	0.0
Flamborough	162	17	0	0	126	31	0	0	288	48	**
Glanbrook	79	239	0	0	238	13	0	0	317	252	25.8
City of Burlington	26	35	0	0	0	43	302	55	328	133	146.6
Grimsby	5	24	0	0	0	0	120	0	125	24	**
Brantford CMA	150	153	4	4	24	102	12	153	190	412	-53.9
Brant County	61	46	2	2	0	42	0	0	63	90	-30.0
Brantford City	89	107	2	2	24	60	12	153	127	322	-60.6

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
July 2016

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	July 2016	July 2015	July 2016	July 2015	July 2016	July 2015	July 2016	July 2015
Hamilton CMA	169	58	0	0	120	53	0	0
City of Hamilton	169	58	0	0	0	0	0	0
Former Hamilton City	19	31	0	0	0	0	0	0
Stoney Creek City	27	14	0	0	0	0	0	0
Ancaster City	47	0	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	30	7	0	0	0	0	0	0
Glanbrook	46	6	0	0	0	0	0	0
City of Burlington	0	0	0	0	0	53	0	0
Grimsby	0	0	0	0	120	0	0	0
Brantford CMA	12	16	0	0	12	0	0	153
Brant County	0	4	0	0	0	0	0	0
Brantford City	12	12	0	0	12	0	0	153

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - July 2016

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015
Hamilton CMA	620	270	0	0	422	55	128	0
City of Hamilton	620	227	0	0	0	0	128	0
Former Hamilton City	72	31	0	0	0	0	0	0
Stoney Creek City	104	141	0	0	0	0	128	0
Ancaster City	80	11	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	126	31	0	0	0	0	0	0
Glanbrook	238	13	0	0	0	0	0	0
City of Burlington	0	43	0	0	302	55	0	0
Grimsby	0	0	0	0	120	0	0	0
Brantford CMA	24	102	0	0	12	0	0	153
Brant County	0	42	0	0	0	0	0	0
Brantford City	24	60	0	0	12	0	0	153

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market
July 2016

Submarket	Freehold		Condominium		Rental		Total*	
	July 2016	July 2015	July 2016	July 2015	July 2016	July 2015	July 2016	July 2015
Hamilton CMA	260	195	120	53	0	0	380	248
City of Hamilton	250	177	0	0	0	0	250	177
Former Hamilton City	41	69	0	0	0	0	41	69
Stoney Creek City	38	42	0	0	0	0	38	42
Ancaster City	55	15	0	0	0	0	55	15
Dundas Town	0	3	0	0	0	0	0	3
Flamborough	66	7	0	0	0	0	66	7
Glanbrook	50	41	0	0	0	0	50	41
City of Burlington	9	5	0	53	0	0	9	58
Grimsby	1	13	120	0	0	0	121	13
Brantford CMA	15	43	18	0	0	153	33	196
Brant County	8	17	0	0	0	0	8	17
Brantford City	7	26	18	0	0	153	25	179

Table 2.5: Starts by Submarket and by Intended Market
January - July 2016

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015
Hamilton CMA	1,197	912	422	101	128	2	1,747	1,015
City of Hamilton	1,166	837	0	19	128	2	1,294	858
Former Hamilton City	135	164	0	0	0	2	135	166
Stoney Creek City	310	314	0	19	128	0	438	333
Ancaster City	112	55	0	0	0	0	112	55
Dundas Town	4	4	0	0	0	0	4	4
Flamborough	288	48	0	0	0	0	288	48
Glanbrook	317	252	0	0	0	0	317	252
City of Burlington	26	53	302	80	0	0	328	133
Grimsby	5	22	120	2	0	0	125	24
Brantford CMA	172	246	18	13	0	153	190	412
Brant County	63	89	0	1	0	0	63	90
Brantford City	109	157	18	12	0	153	127	322

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
July 2016

Submarket	Single		Semi		Row		Apt. & Other		Total		
	July 2016	July 2015	July 2016	July 2015	July 2016	July 2015	July 2016	July 2015	July 2016	July 2015	% Change
Hamilton CMA	80	127	30	12	50	18	0	12	160	169	-5.3
City of Hamilton	64	106	30	12	50	11	0	2	144	131	9.9
Former Hamilton City	7	23	8	12	0	0	0	2	15	37	-59.5
Stoney Creek City	10	49	22	0	10	5	0	0	42	54	-22.2
Ancaster City	4	13	0	0	22	0	0	0	26	13	100.0
Dundas Town	0	0	0	0	0	0	0	0	0	0	n/a
Flamborough	0	6	0	0	0	0	0	0	0	6	-100.0
Glanbrook	43	15	0	0	18	6	0	0	61	21	190.5
City of Burlington	6	9	0	0	0	7	0	10	6	26	-76.9
Grimsby	10	12	0	0	0	0	0	0	10	12	-16.7
Brantford CMA	17	29	2	0	24	8	0	4	43	41	4.9
Brant County	16	6	2	0	4	0	0	0	22	6	**
Brantford City	1	23	0	0	20	8	0	4	21	35	-40.0

Table 3.1: Completions by Submarket and by Dwelling Type
January - July 2016

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	% Change
Hamilton CMA	523	615	36	98	322	669	113	383	994	1,765	-43.7
City of Hamilton	464	504	36	98	312	444	91	225	903	1,271	-29.0
Former Hamilton City	67	99	8	56	21	66	91	121	187	342	-45.3
Stoney Creek City	64	179	26	38	118	151	0	65	208	433	-52.0
Ancaster City	39	67	0	0	40	42	0	39	79	148	-46.6
Dundas Town	4	3	0	0	0	0	0	0	4	3	33.3
Flamborough	14	82	0	4	21	63	0	0	35	149	-76.5
Glanbrook	276	74	2	0	112	122	0	0	390	196	99.0
City of Burlington	31	37	0	0	10	69	22	125	63	231	-72.7
Grimsby	28	74	0	0	0	156	0	33	28	263	-89.4
Brantford CMA	121	180	6	2	100	44	0	4	227	230	-1.3
Brant County	56	57	6	0	11	4	0	0	73	61	19.7
Brantford City	65	123	0	2	89	40	0	4	154	169	-8.9

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
July 2016

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	July 2016	July 2015	July 2016	July 2015	July 2016	July 2015	July 2016	July 2015
Hamilton CMA	50	18	0	0	0	10	0	2
City of Hamilton	50	11	0	0	0	0	0	2
Former Hamilton City	0	0	0	0	0	0	0	2
Stoney Creek City	10	5	0	0	0	0	0	0
Ancaster City	22	0	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	0	0	0	0	0	0	0	0
Glanbrook	18	6	0	0	0	0	0	0
City of Burlington	0	7	0	0	0	10	0	0
Grimsby	0	0	0	0	0	0	0	0
Brantford CMA	24	8	0	0	0	0	0	4
Brant County	4	0	0	0	0	0	0	0
Brantford City	20	8	0	0	0	0	0	4

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - July 2016

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015
Hamilton CMA	308	633	14	36	22	223	91	160
City of Hamilton	298	408	14	36	0	213	91	12
Former Hamilton City	21	30	0	36	0	119	91	2
Stoney Creek City	104	151	14	0	0	55	0	10
Ancaster City	40	42	0	0	0	39	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	21	63	0	0	0	0	0	0
Glanbrook	112	122	0	0	0	0	0	0
City of Burlington	10	69	0	0	22	10	0	115
Grimsby	0	156	0	0	0	0	0	33
Brantford CMA	100	41	0	3	0	0	0	4
Brant County	11	4	0	0	0	0	0	0
Brantford City	89	37	0	3	0	0	0	4

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market July 2016								
Submarket	Freehold		Condominium		Rental		Total*	
	July 2016	July 2015	July 2016	July 2015	July 2016	July 2015	July 2016	July 2015
Hamilton CMA	160	151	0	16	0	2	160	169
City of Hamilton	144	123	0	6	0	2	144	131
Former Hamilton City	15	35	0	0	0	2	15	37
Stoney Creek City	42	54	0	0	0	0	42	54
Ancaster City	26	13	0	0	0	0	26	13
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	0	6	0	0	0	0	0	6
Glanbrook	61	15	0	6	0	0	61	21
City of Burlington	6	16	0	10	0	0	6	26
Grimsby	10	12	0	0	0	0	10	12
Brantford CMA	43	29	0	8	0	4	43	41
Brant County	22	6	0	0	0	0	22	6
Brantford City	21	23	0	8	0	4	21	35

Table 3.5: Completions by Submarket and by Intended Market January - July 2016								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015
Hamilton CMA	857	1,194	32	373	105	198	994	1,765
City of Hamilton	798	921	0	300	105	50	903	1,271
Former Hamilton City	96	169	0	133	91	40	187	342
Stoney Creek City	194	342	0	81	14	10	208	433
Ancaster City	79	109	0	39	0	0	79	148
Dundas Town	4	3	0	0	0	0	4	3
Flamborough	35	146	0	3	0	0	35	149
Glanbrook	390	152	0	44	0	0	390	196
City of Burlington	31	66	32	50	0	115	63	231
Grimsby	28	207	0	23	0	33	28	263
Brantford CMA	222	187	5	36	0	7	227	230
Brant County	73	51	0	10	0	0	73	61
Brantford City	149	136	5	26	0	7	154	169

Source: CMHC (Starts and Completions Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
July 2016

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $350,000		$350,000 - $399,999		$400,000 - $449,999		$450,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
City of Hamilton													
July 2016	11	14.3	18	23.4	17	22.1	10	13.0	21	27.3	77	430,000	466,942
July 2015	9	11.0	15	18.3	8	9.8	21	25.6	29	35.4	82	485,000	496,599
Year-to-date 2016	81	16.6	85	17.4	95	19.5	99	20.3	128	26.2	488	450,000	468,130
Year-to-date 2015	47	9.8	86	18.0	38	7.9	120	25.1	188	39.2	479	490,000	504,053
Former Hamilton City													
July 2016	2	15.4	3	23.1	2	15.4	2	15.4	4	30.8	13	-	-
July 2015	6	27.3	8	36.4	3	13.6	2	9.1	3	13.6	22	-	-
Year-to-date 2016	12	15.8	8	10.5	12	15.8	25	32.9	19	25.0	76	-	449,229
Year-to-date 2015	10	10.2	17	17.3	12	12.2	39	39.8	20	20.4	98	-	-
Stoney Creek City													
July 2016	1	16.7	0	0.0	0	0.0	3	50.0	2	33.3	6	-	-
July 2015	1	3.7	4	14.8	2	7.4	10	37.0	10	37.0	27	490,000	547,820
Year-to-date 2016	4	6.2	7	10.8	9	13.8	11	16.9	34	52.3	65	-	520,429
Year-to-date 2015	10	6.5	21	13.5	12	7.7	27	17.4	85	54.8	155	490,000	515,520
Ancaster City													
July 2016	0	0.0	0	0.0	0	0.0	0	0.0	3	100.0	3	-	-
July 2015	0	0.0	0	0.0	0	0.0	1	9.1	10	90.9	11	-	659,475
Year-to-date 2016	2	4.7	2	4.7	7	16.3	5	11.6	27	62.8	43	-	535,299
Year-to-date 2015	4	5.9	0	0.0	2	2.9	13	19.1	49	72.1	68	555,000	656,448
Dundas Town													
July 2016	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
July 2015	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2016	0	0.0	1	25.0	1	25.0	0	0.0	2	50.0	4	-	-
Year-to-date 2015	0	0.0	0	0.0	0	0.0	1	33.3	2	66.7	3	-	-
Flamborough													
July 2016	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
July 2015	0	0.0	1	16.7	0	0.0	4	66.7	1	16.7	6	-	-
Year-to-date 2016	1	6.7	0	0.0	1	6.7	1	6.7	12	80.0	15	-	-
Year-to-date 2015	14	16.7	33	39.3	3	3.6	21	25.0	13	15.5	84	-	352,007
Glanbrook													
July 2016	8	14.5	15	27.3	15	27.3	5	9.1	12	21.8	55	-	-
July 2015	2	12.5	2	12.5	3	18.8	4	25.0	5	31.3	16	-	498,255
Year-to-date 2016	62	21.8	67	23.5	65	22.8	57	20.0	34	11.9	285	450,000	436,448
Year-to-date 2015	9	12.7	15	21.1	9	12.7	19	26.8	19	26.8	71	-	451,493
City of Burlington													
July 2016	0	0.0	0	0.0	0	0.0	0	0.0	6	100.0	6	-	-
July 2015	0	0.0	0	0.0	0	0.0	0	0.0	6	100.0	6	-	1,468,332
Year-to-date 2016	0	0.0	0	0.0	0	0.0	0	0.0	32	100.0	32	-	1,561,700
Year-to-date 2015	0	0.0	0	0.0	0	0.0	0	0.0	30	100.0	30	-	1,499,230
Grimsby													
July 2016	0	0.0	0	0.0	0	0.0	0	0.0	4	100.0	4	-	617,375
July 2015	0	0.0	7	41.2	3	17.6	1	5.9	6	35.3	17	-	464,282
Year-to-date 2016	1	3.8	3	11.5	2	7.7	5	19.2	15	57.7	26	-	590,818
Year-to-date 2015	9	10.7	21	25.0	21	25.0	15	17.9	18	21.4	84	-	440,289

Source: CMHC (Market Absorption Survey)

Table 4a: Absorbed Single-Detached Units by Price Range July 2016													
Submarket	**Price Ranges**										Total	Median Price ($)	Average Price ($)
	< $350,000		$350,000 - $399,999		$400,000 - $449,999		$450,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Hamilton CMA													
July 2016	11	12.6	18	20.7	17	19.5	10	11.5	31	35.6	87	450,000	556,024
July 2015	9	8.6	22	21.0	11	10.5	22	21.0	41	39.0	105	490,000	546,895
Year-to-date 2016	82	15.0	88	16.1	97	17.8	104	19.0	175	32.1	546	460,000	532,223
Year-to-date 2015	56	9.4	107	18.0	59	9.9	135	22.8	236	39.8	593	490,000	547,354

Source: CMHC (Market Absorption Survey)

Table 4b: Absorbed Single-Detached Units by Price Range
July 2016

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $350,000		$350,000 - $399,999		$400,000 - $449,999		$450,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Brant County													
July 2016	3	17.6	1	5.9	2	11.8	2	11.8	9	52.9	17	-	488,019
July 2015	1	11.1	0	0.0	0	0.0	2	22.2	6	66.7	9	-	591,533
Year-to-date 2016	7	11.9	10	16.9	9	15.3	6	10.2	27	45.8	59	-	500,797
Year-to-date 2015	7	10.9	6	9.4	9	14.1	7	10.9	35	54.7	64	550,000	528,287
Brantford City													
July 2016	1	20.0	1	20.0	2	40.0	0	0.0	1	20.0	5	-	407,700
July 2015	9	36.0	3	12.0	3	12.0	3	12.0	7	28.0	25	-	413,591
Year-to-date 2016	21	26.6	32	40.5	12	15.2	7	8.9	7	8.9	79	-	382,780
Year-to-date 2015	40	32.0	27	21.6	24	19.2	19	15.2	15	12.0	125	400,000	395,589
Brantford CMA													
July 2016	4	18.2	2	9.1	4	18.2	2	9.1	10	45.5	22	457,500	469,765
July 2015	10	29.4	3	8.8	3	8.8	5	14.7	13	38.2	34	450,000	460,693
Year-to-date 2016	28	20.3	42	30.4	21	15.2	13	9.4	34	24.6	138	400,000	432,424
Year-to-date 2015	47	24.9	33	17.5	33	17.5	26	13.8	50	26.5	189	420,000	440,702

Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price ($) of Absorbed Single-detached Units July 2016						
Submarket	July 2016	July 2015	% Change	YTD 2016	YTD 2015	% Change
Hamilton CMA	556,024	546,895	1.7	532,223	547,354	-2.8
City of Hamilton	466,942	496,599	-6.0	468,130	504,053	-7.1
Former Hamilton City	-	-	n/a	449,229	-	n/a
Stoney Creek City	-	547,820	n/a	520,429	515,520	1.0
Ancaster City	-	659,475	n/a	535,299	656,448	-18.5
Dundas Town	-	-	n/a	-	-	n/a
Flamborough	-	-	n/a	-	352,007	n/a
Glanbrook	-	498,255	n/a	436,448	451,493	-3.3
City of Burlington	-	1,468,332	n/a	1,561,700	1,499,230	4.2
Grimsby	617,375	464,282	33.0	590,818	440,289	34.2
Brantford CMA	469,765	460,693	2.0	432,424	440,702	-1.9
Brant County	488,019	591,533	-17.5	500,797	528,287	-5.2
Brantford City	407,700	413,591	-1.4	382,780	395,589	-3.2

Source: CMHC (Market Absorption Survey)

Figure 5.1a: MLS® Residential Average Price for Hamilton

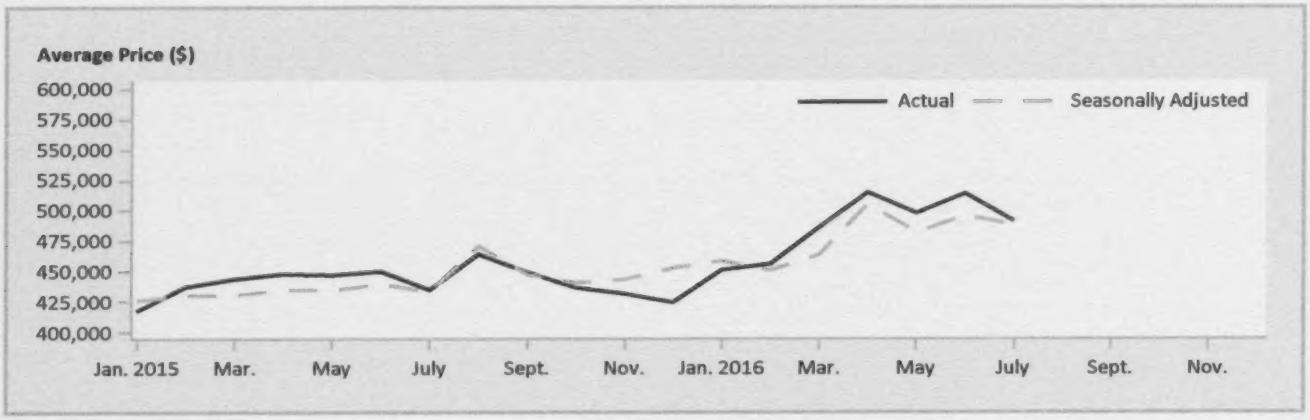


Figure 5.2a: MLS® Residential Sales for Hamilton

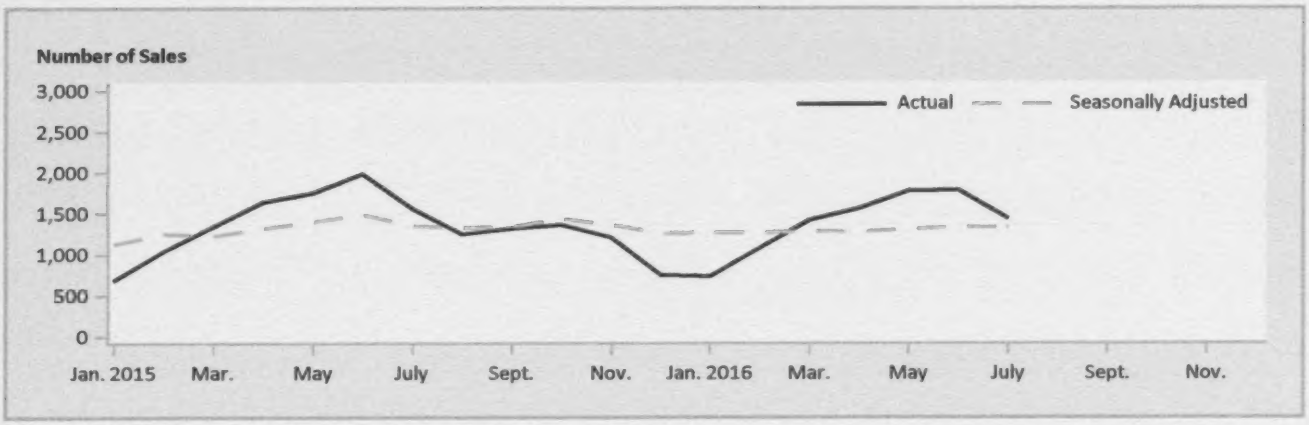
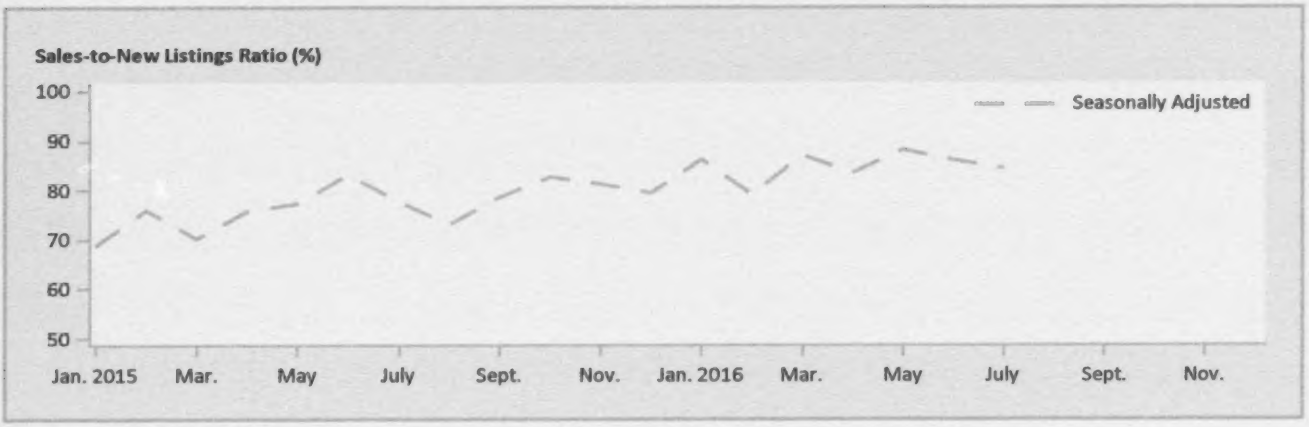


Figure 5.3a: MLS® Residential Sales- to- New Listings Ratio for Hamilton



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Source: CREA / Haver Analytics

Figure 5.1b: MLS® Residential Average Price for Brantford

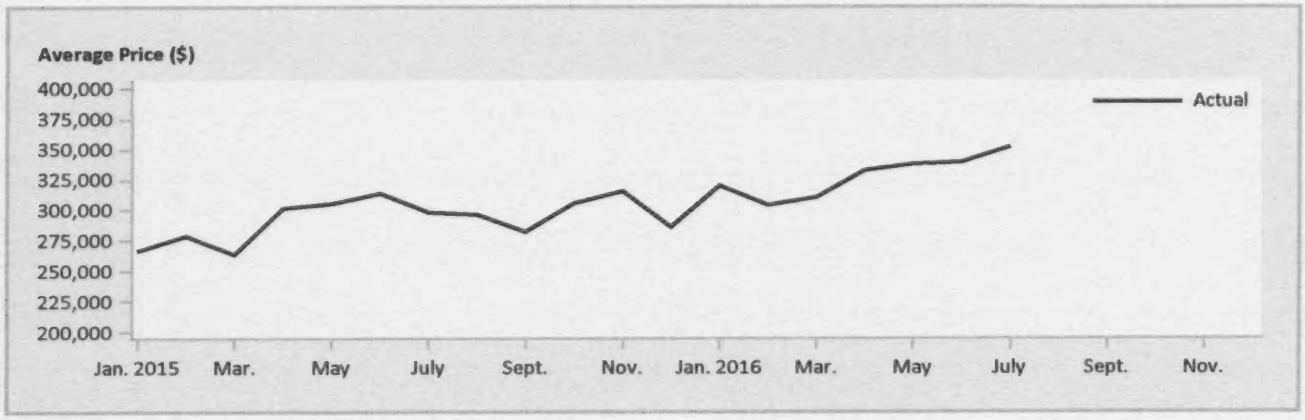


Figure 5.2b: MLS® Residential Sales for Brantford

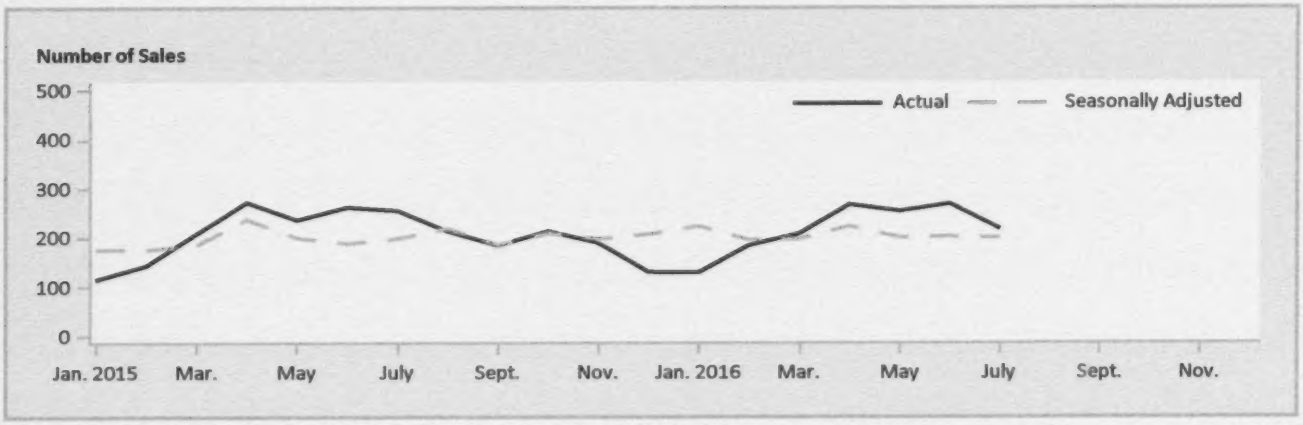
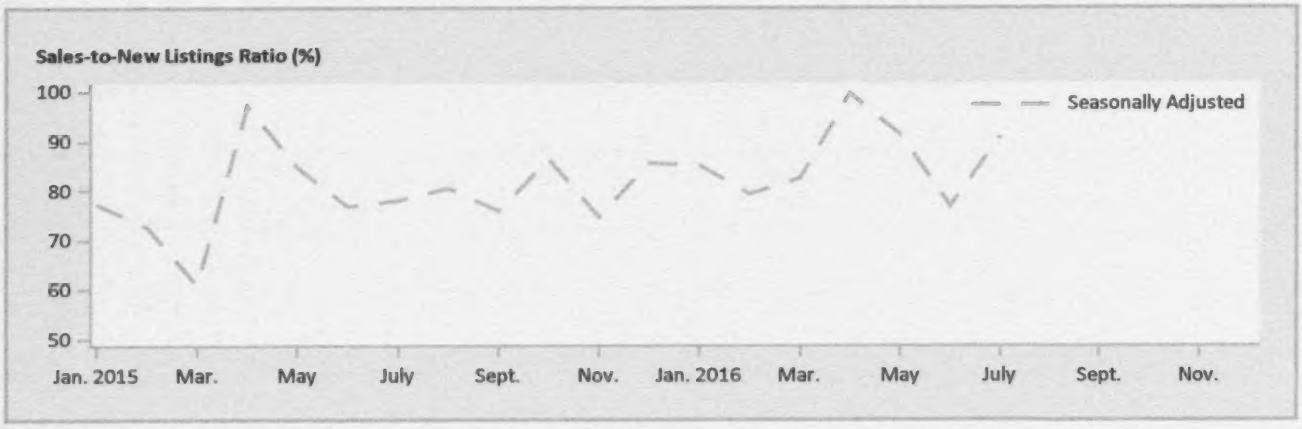


Figure 5.3b: MLS® Residential Sales- to- New Listings Ratio for Brantford



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Source: CREA / Haver Analytics
Note: Seasonally adjusted data of average price are not available at the time of publication.

Table 6a: Economic Indicators July 2016										
		Interest Rates			NHPI, Total, Hamilton CMA 2007=100	CPI, 2002 =100 (Ontario)	Hamilton Labour Market			
		P & I Per $100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2015	January	570	3.14	4.79	113.5	125.3	379.5	5.6	62.9	914
	February	567	2.89	4.74	113.4	126.2	378.5	5.4	62.6	917
	March	567	2.89	4.74	113.6	127.1	379.1	5.4	62.6	919
	April	561	2.89	4.64	113.6	126.9	381.1	5.1	62.7	923
	May	561	2.89	4.64	114.0	127.7	385.9	5.0	63.3	928
	June	561	2.89	4.64	114.4	128.2	387.8	5.3	63.8	928
	July	561	2.89	4.64	115.1	128.4	392.2	5.4	64.5	941
	August	561	2.89	4.64	116.0	128.0	392.1	5.2	64.4	945
	September	561	2.89	4.64	116.1	127.8	391.3	5.3	64.2	956
	October	561	2.89	4.64	116.5	127.9	385.7	5.6	63.4	947
	November	561	3.14	4.64	116.6	127.9	386.4	6.0	63.8	951
	December	561	3.14	4.64	116.6	127.5	385.4	5.9	63.5	953
2016	January	561	3.14	4.64	116.7	127.8	383.8	6.4	63.5	971
	February	561	3.14	4.64	117.3	128.2	383.4	6.1	63.1	986
	March	561	3.14	4.64	117.3	129.0	384.1	5.9	63.1	985
	April	561	3.14	4.64	117.3	129.6	387.8	5.4	63.3	977
	May	561	3.14	4.64	117.5	130.1	383.7	5.8	62.8	954
	June	561	3.14	4.64	117.5	130.4	382.0	6.0	62.6	949
	July	567	3.14	4.74		130.3	378.8	6.1	62.1	946
	August									
	September									
	October									
	November									
	December									

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

Table 6b: Economic Indicators
July 2016

		Interest Rates			NHPI, Total, Ontario CMA 2007=100	CPI, 2002 =100 (Ontario)	Brantford Labour Market			
		P & I Per $100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2015	January	570	3.14	4.79	119.7	125.3	70.8	6.0	67.6	858
	February	567	2.89	4.74	120.1	126.2	72.4	5.5	68.8	856
	March	567	2.89	4.74	120.3	127.1	73.5	5.4	69.6	854
	April	561	2.89	4.64	120.6	126.9	72.6	5.2	68.7	861
	May	561	2.89	4.64	121.0	127.7	70.0	5.8	66.6	863
	June	561	2.89	4.64	121.5	128.2	68.0	6.1	64.8	863
	July	561	2.89	4.64	121.9	128.4	67.4	7.0	64.8	866
	August	561	2.89	4.64	122.5	128.0	67.7	7.0	65.1	858
	September	561	2.89	4.64	122.7	127.8	67.8	6.4	64.6	867
	October	561	2.89	4.64	123.1	127.9	68.0	5.3	64.0	867
	November	561	3.14	4.64	123.4	127.9	67.5	5.3	63.5	876
	December	561	3.14	4.64	123.5	127.5	68.5	4.9	64.2	875
2016	January	561	3.14	4.64	123.7	127.8	68.3	5.8	64.6	874
	February	561	3.14	4.64	124.2	128.2	68.7	5.8	64.9	873
	March	561	3.14	4.64	124.5	129.0	68.3	6.9	65.2	867
	April	561	3.14	4.64	125.1	129.6	68.4	7.2	65.5	869
	May	561	3.14	4.64	126.9	130.1	69.0	7.5	66.2	869
	June	561	3.14	4.64	127.4	130.4	69.5	6.5	65.8	874
	July	567	3.14	4.74		130.3	69.9	5.5	65.5	867
	August									
	September									
	October									
	November									
	December									

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

METHODOLOGY

Starts & Completions Survey Methodology

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2011 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modeled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "**dwelling unit**", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "**start**", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "**under construction**" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "**completion**", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "**absorbed**" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

DWELLING TYPES:

A "**Single-Detached**" dwelling (also referred to as "**Single**") is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A "**Semi-Detached (Double)**" dwelling (also referred to as "**Semi**") is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A "**Row (Townhouse)**" dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term "**Apartment and other**" includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

INTENDED MARKET:

The "**intended market**" is the tenure in which the unit is being marketed. This includes the following categories:

Freehold: A residence where the owner owns the dwelling and lot outright.

Condominium (including Strata-Titled): An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

Rental: Dwelling constructed for rental purposes regardless of who finances the structure.

GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree on integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A "**Rural**" area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada's 2006 Census area definitions.

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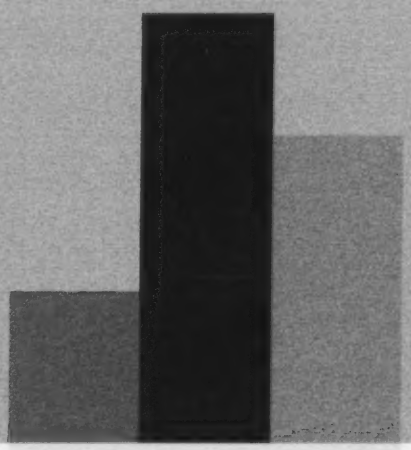

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